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Opinion

THE REGISTER-HERALD

Our Readers Speak

Pay as you go health care is one answer

Here's a potential answer to our health care problem. Try this on.

What if, at birth, you (and every U.S. citizen) were issued a lifetime health care account or card? It might be valued at say, \$640,000 — or some defined number of points (based on average life expectancy and an annual anticipated cost of care, which are currently 78 and \$8,160 respectively). During the course of your life, you could spend some — or all of your account — caring for your health.

Imagine that you could simply swipe your card to pay for any qualified health care expenditure. You'd do this from the time you are a child until the time you die. If you take care of yourself and stay healthy, there might be a remaining balance when you die

WRITE US

The Register-Herald welcomes letters on topics of public interest.

- **No more than 300-350 words.** Any exceptions will be made at the discretion of the editors. We reserve the right to edit all letters submitted for brevity, content and clarity.
- **Letter writers** are limited to one letter in a 30-day period, regardless of subject.
- **Essential information:** Sign your letter and include your street address and daytime and evening telephone numbers. (Phone numbers are used for verification only.)
- **Mail to:** Our Readers Speak, The Register-Herald, P.O. Box 2398, Beckley, WV 25802.
- **By fax:** 304-256-5625
- **By e-mail:** letters@register-herald.com

— which you could bequeath in your will, sell or donate to an individual or group that needs more than their limit.

If, on the other hand, you outlast your lifetime account, you could still get care — but the government (the taxpayer) wouldn't fund it. You'd be on your own to get others to donate their credits to you — or to access supplemental coverage or charitable resources.

What do you think? Universal coverage. Personal responsibility. Pay as you go. Decreased costs due elimination of insurance companies and the implementation of true free markets. A healthy and financially secure future for generations to come.

Just an idea. Does anyone else have a better one?

Let's hear it — and why that idea is better than this one — before we hear more of the same old arguments out of Washington that fail to address the realities of balancing "personal responsibility" with "shared risk" in a fiscally sound manner.

Mick Bates
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